

In re:  
Barbara Ann Leone  
Debtor

Case No. 23-12352-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 16, 2023

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2023:

Recip ID	Recipient Name and Address
db	Barbara Ann Leone, 1914 Schley St, Philadelphia, PA 19145-5436
14805224	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14805226	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14805227	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14805229	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Nov 17 2023 05:16:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Nov 17 2023 00:21:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14805216	+ EDI: GMACFS.COM	Nov 17 2023 05:16:00	Ally Financial, Inc, Attn: Bankruptcy 500 Woodard Ave, Detroit, MI 48226-3416
14805219	Email/Text: megan.harper@phila.gov	Nov 17 2023 00:21:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14805217	+ EDI: CAPITALONE.COM	Nov 17 2023 05:16:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14805218	+ Email/Text: bknotice@raslavrar.com	Nov 17 2023 00:21:00	Citibank N.A., c/o RAS LAVRAR, 425 Commerce Dr Ste 150, Fort Washington, PA 19034-2727
14805220	Email/Text: bankruptcy@philapark.org	Nov 17 2023 00:21:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14805223	EDI: CITICORP.COM	Nov 17 2023 05:16:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14805221	+ EDI: DISCOVER.COM	Nov 17 2023 05:16:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14805222	EDI: IRS.COM	Nov 17 2023 05:16:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14805225	EDI: PENNDEPTREV	Nov 17 2023 05:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14805225	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 00:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14805228	+ Email/Text: bankruptcy@philapark.org		

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Nov 17 2023 00:21:00

Philadelphia Parking Authority, Bankruptcy  
Department, 701 Market St, Philadelphia, PA  
19106-1540

14805230

^ MEBN

Nov 17 2023 00:14:28

U.S. Department of Justice, 950 Pennsylvania Ave  
NW, Washington, DC 20530-0009

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Barbara Ann Leone mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com;cibiklaw@recap.email
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Barbara Ann Leone</b>	Social Security number or ITIN	xxx-xx-4319
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	<b>23-12352-amc</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Barbara Ann Leone

11/16/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**